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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
08/587,448	12/01/1995	TSE HO KEUNG		4610

7590 01/13/2003

TSE HO KEUNG
RM 1535, TAI ON LAU
SAI WAN HOI
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EXAMINER

BARRON JR, GILBERTO

ART UNIT

PAPER NUMBER

2132

DATE MAILED: 01/13/2003

#54

Please find below and/or attached an Office communication concerning this application or proceeding.

Advisory Action	Application No.	Applicant(s)	
	08/587,448	HO KEUNG, TSE	
Examiner		Art Unit	
Gilberto Barrón Jr.		2132	

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

THE REPLY FILED FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE. Therefore, further action by the applicant is required to avoid abandonment of this application. A proper reply to a final rejection under 37 CFR 1.113 may only be either: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114.

PERIOD FOR REPLY [check either a) or b)]

- a) The period for reply expires _____ months from the mailing date of the final rejection.
- b) The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.
ONLY CHECK THIS BOX WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

1. A Notice of Appeal was filed on _____. Appellant's Brief must be filed within the period set forth in 37 CFR 1.192(a), or any extension thereof (37 CFR 1.191(d)), to avoid dismissal of the appeal.
2. The proposed amendment(s) will not be entered because:
 - (a) they raise new issues that would require further consideration and/or search (see NOTE below);
 - (b) they raise the issue of new matter (see Note below);
 - (c) they are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
 - (d) they present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: _____.

3. Applicant's reply has overcome the following rejection(s): _____.
4. Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
5. The a) affidavit, b) exhibit, or c) request for reconsideration has been considered but does NOT place the application in condition for allowance because: SEE ATTACHMENT.
6. The affidavit or exhibit will NOT be considered because it is not directed SOLELY to issues which were newly raised by the Examiner in the final rejection.
7. For purposes of Appeal, the proposed amendment(s) a) will not be entered or b) will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

- Claim(s) allowed: _____.
- Claim(s) objected to: _____.
- Claim(s) rejected: _____.
- Claim(s) withdrawn from consideration: _____.
8. The proposed drawing correction filed on _____ is a) approved or b) disapproved by the Examiner.
 9. Note the attached Information Disclosure Statement(s)(PTO-1449) Paper No(s). _____.
 10. Other: _____.

Gilberto Barrón Jr.
Primary Examiner
Art Unit: 2132

Response to Arguments

1. Applicant's arguments presented in the submission of December 31, 2002 have been carefully considered, but are not persuasive in overcoming the rejections set forth in the Office action mailed December 2, 2002. In particular, the art rejections based on the Wiedemer and Haas patents have not been overcome and the reasons therefore were responded to in the section headed "Response to Arguments".
2. Applicant set forth various arguments in the submission of November 5, 2002 regarding differences in operation between the Haas patent and Applicant's invention. However, as was noted in the Final Rejection, these arguments do not find corresponding limitations in the claims as presently exist (including the amendments for claims 1 and 12 that were included in the submission of November 5, 2002).
3. Applicant's further arguments regarding Haas that were noted as present in a limitation of a pending claim were also addressed and responded to. In particular, the limitation of claim 12, "verifying said account, by an electronic transaction system". This was responded to by showing where in Haas (column 3, lines 55-60) this feature was taught.
4. The amendments for claims 1 and 12 submitted on November 5, 2002 were clearly entered as shown by the rejection of the dependent claims where changes made to the independent claims 1 and 12 were not continued into the dependent claims.
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Gilberto Barrón Jr. whose telephone number is (703)

305-1830. The examiner can normally be reached on Mondays thru Thursdays from 8:00 AM to 5:00 PM. The examiner can also be reached on alternate Fridays.

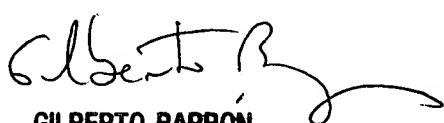
If attempts to reach the examiner by telephone are unsuccessful, Mr. Albert Decady, who can be reached on (703) 305-9595, or Ms. Gail Hayes, who can be reached on (703) 305-9711 are available to respond to inquiries regarding the instant case.

The fax phone number for OFFICIAL responses for the organization where this application or proceeding is assigned is (703) 746-7239.

The fax phone number for AFTER FINAL responses for the organization where this application or proceeding is assigned is (703) 746-7238.

The fax phone number for DRAFT proposals for the organization where this application or proceeding is assigned is (703) 746-7240

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.



GILBERTO BARRON
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100